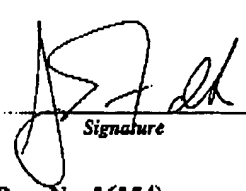



<b>AMENDMENT TRANSMITTAL LETTER (Large Entity)</b>			Docket No. <b>APP 1277</b>		
Applicant(s): <b>Ernest Cohen</b>					
Serial No. <b>09/765,751</b>	Filing Date <b>01/19/2001</b>	Examiner <b>Elisca, Pierre E.</b>	Group Art Unit <b>3621</b>		
Invention: <b>Method and Apparatus for Secure Electronic Transaction Authentication</b>			<b>RECEIVED CENTRAL FAX CENTER APR 13 2004</b>		
<u>TO THE COMMISSIONER FOR PATENTS:</u>			<b>OFFICIAL</b>		
Transmitted herewith is an amendment in the above-identified application. The fee has been calculated and is transmitted as shown below.					
<b>CLAIMS AS AMENDED</b>					
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	5	33	0	x \$18.00	\$0.00
INDEP. CLAIMS	2	6	0	x \$86.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>					<b>\$0.00</b>
<div style="display: flex; justify-content: space-between;"><div><input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____. <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. <div style="margin-left: 20px;"><input type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17.</div></div><div style="text-align: right;">Dated: <u>April 13, 2004</u></div></div>					
<div style="display: flex; justify-content: space-between;"><div style="width: 45%;"> _____ Signature  <b>James W. Falk (Reg. No. 16154)</b> <b>Telcordia Technologies, Inc.</b> <b>One Telcordia Drive 5G116</b> <b>Piscataway, NJ 08854-4157</b> <b>(732) 699-4465</b></div><div style="width: 50%; border: 1px solid black; padding: 5px;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;">I certify that this document and fee is being deposited on _____ with the U.S. Postal Service as first class mail under 37C.F.R. 1.8 and is addressed to the for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</div><div style="border-bottom: 1px solid black; margin-bottom: 5px;">Signature of Person Mailing Correspondence</div><div style="border-bottom: 1px solid black;">Typed or Printed Name of Person Mailing Correspondence</div></div></div>					
cc:					

<b>CERTIFICATE OF TRANSMISSION BY FACSIMILE (37 CFR 1.8)</b>		Docket No. <b>APP 1277</b>
Applicant(s): <b>Ernest Cohen</b>		
Serial No. <b>09/765,751</b>	Filing Date <b>January 19, 2001</b>	Examiner <b>Elisca, Pierre E.</b>
		Group Art Unit <b>3621</b>
Invention: <b>Method and Apparatus for Secure Electronic Transaction Authentication</b>		
<p>I hereby certify that this <u>Reply to Final Rejection of March 30, 2004</u>  <small>(Identify type of correspondence)</small></p> <p>is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No. <u>(703) 872-9306</u>)</p> <p>on <u>4.13.04</u>  <small>(Date)</small></p> <div style="text-align: right; margin-top: 100px;"> <u>Michelle Masseau</u>  <small>(Typed or Printed Name of Person Signing Certificate)</small>    <small>(Signature)</small> </div>		
Note: Each paper must have its own certificate of mailing.		

Appl. No. 09/765,751  
Amdt. Dated 4/13/2004  
Reply to Final Rejection of March 30, 2004

**OFFICIAL**

APP 1277

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APR 13 2004

**Reply under 37 CFR 1.116 - Expedited  
Procedure - Examining Group 3621**

Appl. No : 09/765,751  
Applicant : Ernest Cohen  
Filed : January 19, 2001  
Title : Method and Apparatus for Secure Electronic  
Transaction Authentication  
TC/A.U. : 3621  
Examiner : Elisca, Pierre E.

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Final Rejection of March 30, 2004, in the above-identified application, please amend said application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 3 of this paper.